

Q: I have Medicare and will probably change my Part D Plan during this Annual Enrollment Period. My neighbor said he used an online comparison tool to find the best one for him. What is this online tool??

A: He's probably talking about the Planfinder tool on Medicare's Website. It takes you step-by-step through available prescription drug and Advantage plans while taking your prescription drug costs into consideration.

The Planfinder is available at www.medicare.gov/find-a-plan. You do not need to register with the Website to use it, however, you can safely enter your Medicare number in the tool to view your own current plan enrollment information and specific plan costs. This can help you compare plans and their costs.

The Planfinder allows you to:

- Search and compare drug and Advantage plans and costs
- Create, save, and retrieve a personalized drug list. Be sure to have the names and dosages of the drugs you are taking available before you begin.
- View and select pharmacies in your area. A list of pharmacies will appear on

a map based on the zip code you provide. You can create a list of preferred pharmacies.

If you do the personalized search with your specific information, the tool will walk you through the following steps:

- Enter your prescription drugs
- 2. Selecting a pharmacy
- 3. Refining your plan results
- 4. Comparing plans
  After you enter this
  information, you can go back
  and refine your list at any
  time. You can narrow your
  results by:
- plan types
- plan ratings
- monthly premium limits
- annual deductible limits
- health status
- changing your coverage
- · plan options
- · drug options
- by company

You can then sort those results by these categories:

- lowest annual cost
- lowest annual drug deductible
- · lowest monthly premium
- health plan quality
- plan name
- drug restrictions
- off formulary drugs
- coverage gap

You can select three plans from the results for a side-by-

side comparison in each of these categories:

- fixed costs
- annual drug costs
- monthly drug costs
- drug coverage information
- pharmacy & mail order information

An important change about 2017 Advantage plans is that plan, such as extra benefits, dental, vision, and hearing benefits are not shown. It might be best to refer to the plan's Website for additional information.

All information provided on the Planfinder is subject to change, so it doesn't hurt to check with your plan before making a decision. Once you have chosen a plan that is right for you, you can enroll online by clicking the "Enroll" button. You may also return to the Planfinder later to review your results if you have registered with the site.

For help comparing plans and considering your Medicare options, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.